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SALES TALK

Suggestions and Materials
for Developing County
Crop Insurance Programs

FEDERAL CROP INSURANCE CORPORATION Washington, D.C.

Hold FIRM to those INTENTIONS!

In reviewing past performances and giving serious thought to what we hope to accomplish in the future, we establish goals for ourselves and plan ways to achieve them.

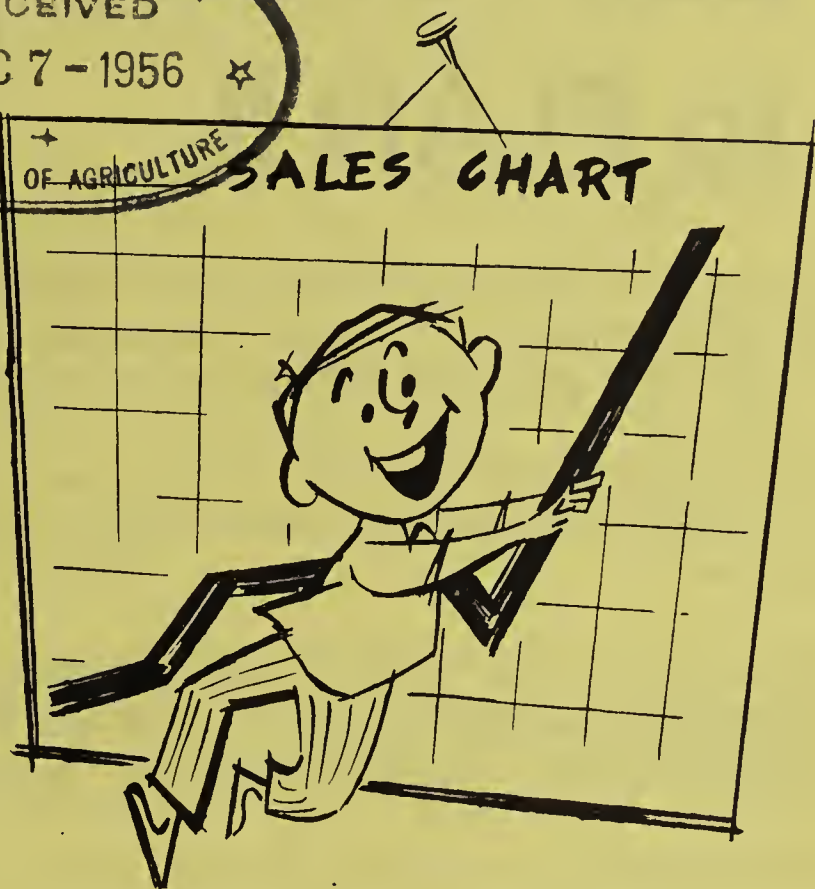
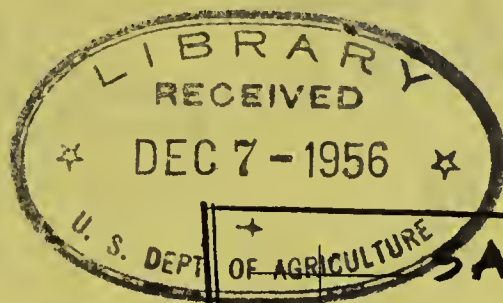
Sometimes, as with a decision to give up smoking, our intentions are good but our desire to break old habits isn't strong enough to reach our objective. It is important that in our plans we recognize certain weaknesses that exist and make a real effort to overcome them.

We may... and do... backslide, but if we hold firm to our intentions, then we will make definite progress in a program of personal improvement... and what we want to do is "to show progress."

Looking ahead as well as reviewing past activities, there are certain improvements pertaining to our work that could be adopted by many of us as personal objectives for the future.

This issue of Sales Talk is designed to offer positive suggestions to help you reach your objectives and to fulfill your responsibility to the farmer, the Corporation and yourself.

Those of you who read and absorb these suggestions... see room for improvement... and are willing to strive to accomplish far more than minimum requirements... will have taken the first step toward the goal of increasing business.



PLAN to start. . don't START to PLAN !!



The challenge to each and every person responsible for displaying his product before the farmer thoroughly and effectively is to DEVELOP A WELL-BALANCED PROMOTIONAL PROGRAM.

This must be done in advance of the sales period. You cannot hope to build a good business if you spend your selling time planning your course of action.

There is no set formula that will fit all situations. You must analyze your particular operation from the standpoint of the job that must be done and come up with a workable plan to accomplish that job.

There are no shortcuts to successful selling... You cannot let everything go until the last minute and have any chance of getting good results. You must plan wisely to do a good job.

Take a good look at the way you are operating... you will find plenty of room for improvement.

Ask yourself IF --

you are doing a good job.

you have room for improvement.

you are following through to get full results from your efforts.

you are spending your sales dollars most effectively.

you have the good will and assistance of an increasing number of persons.

you are utilizing the various media at your disposal.

you are developing new and effective ideas.

you are making weeks or months available for sales.

you are aware that the magic formula for contracts is CONTACTS.

These are some of the questions you must ask yourself. If you get negative answers then you should direct every effort into planning an effective sales program NOW before the sales period. Use the sales period for SELLING ... Not for PLANNING.



NO PLATEAUS IN THE INSURANCE BUSINESS

That's right. You either go up or go down.... succeed or go under.

Insurance serves through paying losses.... strengthening credit.... stabilizing plans and the future.

Its service grows through its premium income more customers mean more business.... more business means more service.

But insurance business doesn't just happen. It must be sold. That is why insurance agents are so important. They are the people who build the vast insurance industry that we have in our Nation today. Insurance agencies like the personalities who operate them differ, but they have a common objective AN INCREASING VOLUME OF BUSINESS.

If you think that the average insurance agent starts off with a good income the first year he decides to enter the business, you are very wrong. In talking to a private insurance representative who works closely with agents throughout the Nation, he outlined this as the normal test that most agents in his field of operation must pass:

"From a profit standpoint, they'll starve for the first three years, the fourth they should break even and the fifth they'll begin to make some money. Then, they can establish an increasing income dependent upon the effort put into building up after a comfortable income status is attained."

Which calls to mind again that bright bit that we mentioned before:

"Many men fail to recognize opportunity because its favorite disguise is hard work."

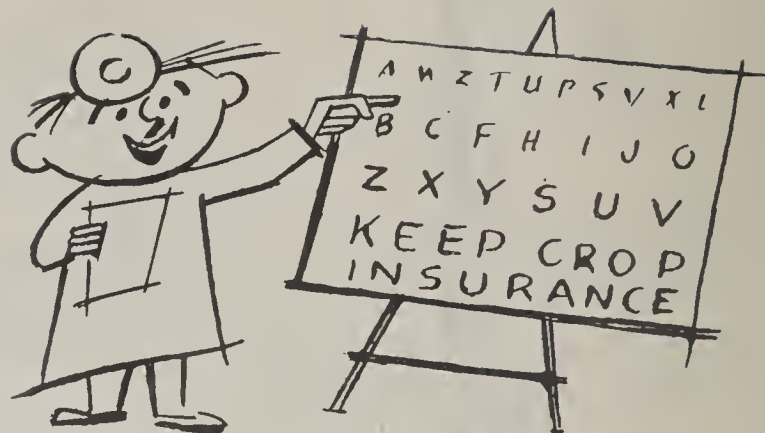
GET THEM TO THINK STRAIGHT

Some people's thinking about crop insurance is off the beam because they are actually regarding it as a lottery instead of insurance protection. When they don't collect the first year, they question its value. Any right thinking person doesn't buy insurance to collect, but to protect. They don't want their loss ticket to be drawn in Mother Nature's lottery, but if it should be they want to hold a winning ticket.... Where a loss hits, an insurance policy becomes the winning ticket.



DON'T LET THEM BE TWO-WAY LOSERS

That policyholder who cancelled because he carried crop insurance and didn't collect.... Don't have him on your conscience.... Make an effort to get him to see the light a good sales effort that provides him with understanding....



Unless he returns, he may be a two-way loser.... He'll be losing the premiums that he has paid, and he'll be losing the costs of uninsured claims in the future.... this year, next year.... when and if Mother Nature's wheel of fortune stops on his number.



WHO'LL BUY YOUR WARES

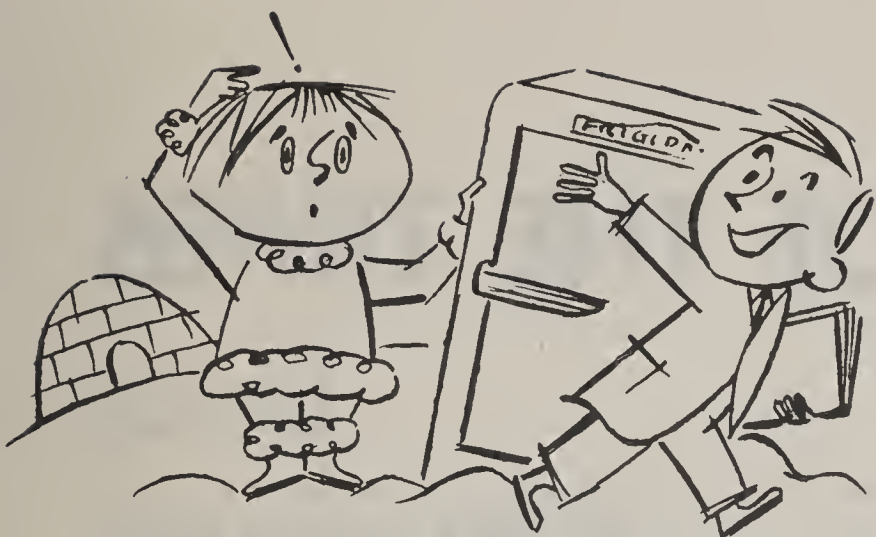
If you went down the street asking each person you met, "wanna buy a duck," most of them would shake their heads and regard you as a little bit touched.

If you go down the road asking farmers "do you want to buy crop insurance this year," you can expect about the same reaction.

There's no reason to expect them to react differently than you would if you were asked to buy something that you didn't know much about or understand its value.

Those who will buy are the ones to whom you sell understanding of the value of crop insurance to them. You'll sell some others too, but those that buy will be with you longer.

Always remember in planning your contact work that you can never be sure who's going to buy.... so avoid deciding on a hunch that a prospect isn't a likely customer. You never can tell who is going to buy until you and the prospect know all the facts. That's why those who sell the most crop insurance are the ones who go right down the road selling. They make better use of their time.... make more contacts.... and don't shake their own confidence in their ability to do a good job of selling understanding by taking detours.... deciding who will and who won't buy isn't just a guessing game, but is a form of asking and answering your own questions while assigning full responsibility for the answer to a person completely unaware that the question has been asked or answered.



are you a **SALESMAN?**

In the last issue of Sales Talk we emphasized that to sell anything you must first believe in it, and to believe in it you must understand it.

Those aren't just empty words.... they are basic requirements for a successful salesman.

Some persons do sell their wares without believing or understanding.... with a glib tongue and dubious tactics, their objective is only the "fast buck" Such selling means trouble ahead for those who come after them. There are other words than salesman to describe such operators.... They don't believe in what they represent and care less about the need for it.... and if anyone was to interrupt their rehearsed chatter with an intelligent question about their product, they would be lost because they actually have a limited understanding of it.

You are not selling gimmicks.... you are selling a product for which there is a definite need. A product you can and should believe in and understand. You are actually helping a segment of our Nation that needs help.... the American farmer. You don't need gimmicks... a glib tongue or a sparkling personality. You only need understanding of a farmer's problems.... a sincere belief that what you have to offer will relieve those problems.... and last but not least, a knowledge of your product and how it operates.

You sell insurance... it's tough to sell. It is hard to sell anything when the purchaser does not receive an immediate tangible article of value... but more than selling the actual policy you are selling the farmer the idea that he needs protection... that Federal Crop Insurance is an all out effort to materially aid the farmer in the problem of crop failure due to causes beyond his control.

You must convince him that having this protection year after year makes his farming a sounder business. You must realize that "quick sales" that result in cancellations the following year aren't the way to help the farmer or yourself.

Your job is a tough one, but essential to the farmer, the Nation and to you. To perform this job you must be a SALESMAN.

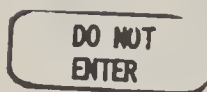


SIGNS OF THE TIMES

Do you know these signs? They all should be familiar to you, as a motorist. But, let's substitute them for signs for a salesman.



STOP! Take this advice by stopping right now.... before you actually start. Have you planned your contact route? Do you have the materials necessary to complete a sale? Check the available sales aids... your information... your presentation. Are these the things that **STOP** you from making sales?



WARNING.... hazards are ahead. Are you at the cross-roads... aren't sure whether to drive into that farm... walk up to that door... talk to that farmer? Or will you pass that one up... or maybe come back later? That is something you must decide for yourself. Since you're the traffic regulator... Give yourself the green light... Don't waste your time with yellow caution signals... **GO AHEAD!** You may close that sale.



NO PASSING by the prospect's door. This will never do. **DO NOT ENTER** is one sign that isn't for you. It should be a challenge! If you **DETOUR** around those "cold turkey" prospects, you're short on confidence in your sales ability.... you haven't planned your presentation to overcome anticipated objections... you are visualizing a **PROCEED AT YOUR OWN RISK** sign that really should not be there.

If you can honestly say to yourself..... I know and recognize the danger signals... you have passed the test. Result?..... **INCREASED SALES**..... and encouragement to **RESUME SPEED** without fear of running into a **DEAD END**.



MILES and MINUTES



We find time to do the things we want to do.

But sometimes we don't take time to do the things we should do.

As a salesman, planning the use of your time is of paramount importance. Since the success of your work is measured in terms of sales made, you should remove every obstacle possible that interferes with your selling.

The number of hours spent in "down-the-road" contacts, in the presence of a prospect, is the key to your success. That is why every bit of information which would effect a sale should be obtained first. Once you have made contact with a farmer... every minute of your time should be directed toward an orderly, effective presentation leading to the close of the sale... the signing of the application.

The miles you travel to contact a particular prospect may be wasted if you do not work toward that contact and away from that contact. Traveling long distances between "hot prospects" adds miles and wastes minutes.

You must be able to present what you have to offer effectively and to answer satisfactorily any questions your prospect may ask. The time to learn these things is BEFORE you contact your prospects.

Knowledge of your territory is essential in planning your contact route to get the most out of the miles and minutes. Knowing the location of the farms and the roads to travel will eliminate back-tracking and save hours of driving time that can be better spent selling... and asking the man you've just talked to about the man operating the next farm will at least make you sure of his name... and you may get other valuable information.

Work at the job of organizing your time in such a way that more and more of it is spent in the presence of those who need your product and service.

Time is important..... MAKE IT WORK FOR YOU!



IS THAT "HELPING HAND" YOURS?

The insurance man really gives a helping hand when insured losses occur.

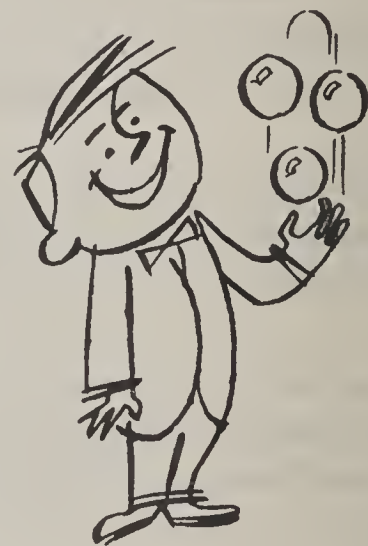
One agent credits his conscience with selling much of his insurance because it says to him: "You're letting this man down. You see he needs what you have. You gave up too easily. Try again and do a better job."

When you get "the helping hand" psychology firmly entrenched in your sales work, you'll be enthusiastic Some one described enthusiasm as primarily loving your work and doing something about it.

Keep in mind while selling that what your prospect really likes about money is that it has so many practical uses. When he insures his crop investment, he is insuring the block that supports all the other blocks.

GET THEIR ATTENTION

It is impossible to defeat an uninformed man in an argument and it is impossible to properly sell without the prospect's attention. A listener's attention is a shifty thing, not easily pinned down, so the salesman must constantly work at holding it. Once you have the door to attentiveness opened, don't assume that it will stay open but keep it open by what you present and the way you do it.



Here are a few suggestions to guide you: People listen to talk about themselves, to what involves their own welfare, to interesting things, to humor, to questions, to challenges, to startling facts and figures, to earnestness, to sincerity and to hard facts.

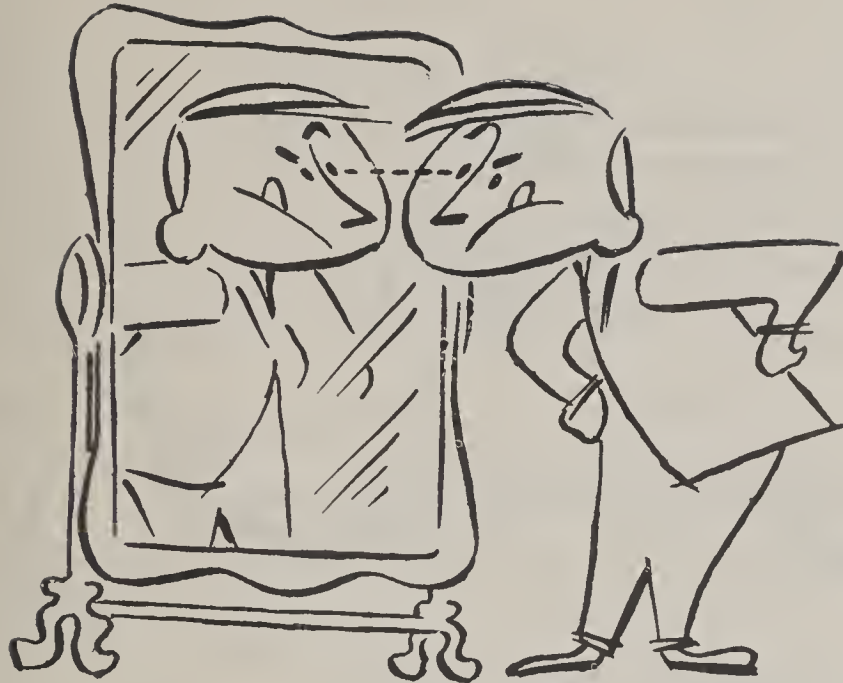
You can get their attention because you will be talking about something that is very worthwhile to them and you can keep it with a presentation that adds to your listener's knowledge and welfare. Know your business so you can present its value and service clearly in not one but several ways and you have a good chance to get your listener's business.

LOOK IN THE MIRROR

How did you do?

What did you do?

What should you do?



The agent who is sincerely interested in doing a good job for himself and his farmers will take a look at himself frequently in the mirror of performance and results.

If he doesn't have the courage to look himself squarely in the eye and tell himself what must and will be done, he doesn't have the fortitude necessary for a good job.

An agent is an executive..... and a salesman. As an executive, he must determine what it is necessary and intelligent to do and then give himself orders. As a salesman, he must carry out those orders in a businesslike and efficient manner.

Generally, successful people are simply those who are willing to do the things that the failures don't like to do. For example, mediocre salesmen have a way of finding things to occupy their time that prevent them from making the calls that are the only possible means of getting good results. They dislike making sales contacts and become in effect a sales agency without salesmen. They are doomed to failure. Unfortunately, their farmers and the Corporation share in their failure.

Once the insurance product is developed its success depends upon its salesmen.

Agents who like everything about being an agent except selling will fail unless they can get some one to do their most important job. The formula for real success in crop insurance is to multiply all counties by good salesmen. If we are using anything else in our effort to multiply results, the product of the mathematical venture will be too small..... too little too late.....



MAKE CALLS.....BUT MAKE THEM COUNT

Sales activity in your county is at a standstill until such time as you get out and start making calls.... begin visiting your farmers with an objective.

Calls and interviews aren't enough as is clearly evident from the record of some agents who make many stops but few sales..... The weakest link in most sales equipment is CLOSING..... getting or trying to get the name on the dotted line. As one person put it, closing is the part of the sales job that separates the men from the boys. You can work like a beaver, make a thorough presentation, have a favorable interview, but not close successfully.

Closing successfully takes persistence. If you discourage easy, many a sale that you should make will join the fish who got away. There's a difference between persistence and insistence. By insisting you can set his reluctance in cement, while persistence in the form of using another closing approach may get the job done..... Done properly you can attempt to close several times without any feeling on his part that you've been twisting his arm or pushing him vigorously from behind..... The right question gets the right answer and the application is ready for him to sign..... Don't be bashful about having that application freely available for his signature. You're there to do him a favor..... Once he recognizes that you are.....

It isn't a matter of hours..... Too much time spent can queer a sale just as too little can. One attempt to close can follow very closely on the heels of another. You won't sell them all so don't hold a wake with the man you haven't been able to motivate into signing now..... Leave him thinking and always leave him a better prospect than he was.

After each successful sales contact, try to analyze what was the key factor in your closing effort..... After each unsuccessful sales contact, go back over your attempts to close..... How many real closing efforts did you make?..... What approach could you have tried that you didn't?..... You can become effective on the key job of closing if you will persist in analyzing the performance of the agent (you) and the reactions of the prospect until attempting to close becomes completely natural for you..... After all, that's why you're there, or it should be if you have sold yourself on selling crop insurance.

When you have outlined the crop insurance protection available to him, you have brought it down to his setup with his attention through his ear as well as his eye..... HE IS NOW MORE KEENLY AWARE OF HIS NEED AND THE FEELING OF NEED IS STRONGER IN HIM THAN IT WILL BE AFTER HE HAS A CHANCE TO RELAX FROM YOUR MOTIVATION. The next time you'll have to warm him up all over again, so now is the time to close if you can find a way to motivate him other than trying to get him to buy in order to get rid of you..... Even your best friends will be able to withstand such a wasteful closing technique.

RECIPE FOR SUCCESS

Success is not a little thing but it is made up of little things. Little things that we do or don't do -- day after day, week after week, month after month -- build up to our results.

Courtesy and prompt attention are important. The friendly, personal touch takes no more time but gets results..... like getting names correct the first time, requesting correct spelling if it's unusual, using the person's name in conversation..... these are inexpensive but effective forms of public relations.

Keep selling yourself. Keep in good with customers. Keep on. Keep calling. Most salesmen quit too soon. Keep busy and be businesslike and you'll build respect for yourself and your business.

What have you done to get a lost policyholder back? This is best accomplished by personal contact, but, if that fails, you still might reap the harvest with a personal letter at the right time. People like to feel that they are missed. A personal letter can be used in many situations to prompt the thought that "he cared enough."

